



Order Filed on November 18, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.

Formed in the State of Florida

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Attorney for Secured Creditor

In re:

Sandra Lynn Bryant

Debtor.

Chapter: 13

Case No.: 19-16747-CMG

Hearing Date: November 18, 2020

Judge Christine M. Gravelle

CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages is hereby **ORDERED**.

DATED: November 18, 2020


Honorable Christine M. Gravelle
United States Bankruptcy Judge

Debtor: Sandra Lynn Bryant
Case No.: 19-16747-CMG
Caption of Order: **CONSENT ORDER RESOLVING CERTIFICATION OF
DEFAULT**

THIS MATTER having been opened to the Court upon the Creditor's Certification of Default ("COD") filed by Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2006-15 ("Creditor"), whereas the post-petition arrearage amount was \$5,352.51 as of November 17, 2020, and whereas the Debtor and Creditor seek to resolve the COD, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor's interest in the following property: **16 Bittersweet Road, Ewing, New Jersey 08638** ("Property") provided that the Debtor complies with the following:

- a. On or before December 4, 2020, the Debtor shall file a modified plan providing for the curing and payment in full of the post-petition arrearage above, as well as all other amounts due on the underlying loan;
- b. In addition to the above, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the December 1, 2020 payment.

2. All payments due hereunder shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees in the amount of \$250.00 to be paid through the Chapter 13 Plan as an administrative claim.

STIPULATED AND AGREED:

/s/ Peter E. Zimnis

Peter E. Zimnis, Esquire
Law Office of Peter E. Zimnis
1245 Whitehorse Mercerville Road
Suite 412
Trenton, NJ 08619
Counsel to Debtor

/s/ Gavin N. Stewart

Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street,
Suite 2340
Tampa, FL 33602
Counsel to Creditor

In re:
Sandra Lynn Bryant
Debtor(s)

Case No. 19-16747-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 18, 2020

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2020:

Recip ID	Recipient Name and Address
db	+ Sandra Lynn Bryant, 16 Bittersweet Rd, Ewing, NJ 08638-2320

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the CWABS, Inc., ASSET BACKED CERTIFICATES, Series 2006-15 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
John Zimnis	on behalf of Debtor Sandra Lynn Bryant njbankruptcy@aol.com.
Kevin Gordon McDonald	

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Nov 18, 2020

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the
CWABS, Inc., ASSET BACKED CERTIFICATES, Series 2006-15 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Mark Schepps

on behalf of Creditor Loramark Capital LLC mschepps@verizon.net

Peter E. Zimnis

on behalf of Debtor Sandra Lynn Bryant njbankruptcylaw@aol.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9